

SERVICE CHARGES UPDATED AS ON 30.06.2022

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A)Current Account / Savings Bank Account

| <i>Description of Service</i> | <i>Service Charge</i> | |
|--|--|--|
| 1. Issue of Multi city Cheque books: Current Account (CA) | | |
| Current Account | Current Account (P- Segment) | First 50 cheque leaves free in a financial year. Thereafter, ₹3/- + GST per cheque leaf. 25 Leaf Cheque Book at ₹75/-+GST. 50 Leaf Cheque Book at ₹150/- +GST |
| | Other Current Accounts | First 50 cheque leaves free in a financial year. Thereafter, ₹3/- + GST per cheque leaf. 25 Leaf Cheque Book at ₹75/-+GST. 50 Leaf Cheque Book at ₹150/- +GST |
| | Current Account: Power Base | 50 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf |
| | Current Account: Power Pack | 1000 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf |
| | Current Account: Power Gain | 200 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf |
| | Regular Current Account | 50 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf |
| | Shubharambh Startup Current Account | 100 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf |
| | Gold Current Account | 300 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf |
| | Diamond Current Account | 700 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf |
| | Platinum Current Account | 1500 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf |
| Emergency Cheque Book | ₹50/- + GST for 10 cheque leaves or part thereof | |

| Description of Service | | Service Charge |
|---|---|--|
| 2. Issue of Multi City Cheque books: Savings Bank (SB) | | |
| For all Segments | Savings Bank | First 10 cheque leaves free in a financial year. Thereafter: 10 Leaf Cheque Book at ₹40/- + GST. 25 Leaf Cheque Book at ₹75/- + GST. |
| | Emergency Cheque Book | ₹50/- + GST for 10 cheque leaves or part thereof |
| | Senior Citizen | Free |
| | Salary Package Accounts - Irrespective of QAB | Free * (except for bulk requirement) |
| *Bulk requirement is requisition of cheques exceeding 25 leaves at single instance or in a month. Charges for bulk requirement @₹75/- + GST for 25 leaf Cheque Book. | | |
| 3.Charges per month for Non – Maintenance of Average Monthly Balance (AMB): | | |
| (a) Current Account | | |
| (i) Current Accounts (For P- Segment) (AMB- ₹ 5,000/-) | | ₹500/- + GST |
| (ii) For other Current Account (CA) Variant Products | | |
| Normal Current Account (AMB - ₹ 10,000/-) Power POS (AMB - ₹ 5,000/-) Power Base (AMB - ₹ 20,000/-) Surabhi (AMB - ₹ 10,000/-) Regular Current Account (AMB - ₹ 5,000/-) Smart Collection Current Account (AMB ₹ 25,000/-) | | ₹500/- + GST |
| Power Pack (AMB - ₹5,00,000/-) | | ₹2,500/- + GST |
| Power Gain (AMB - ₹2,00,000/-) | | ₹1,500/- + GST |
| Power Jyoti (Collection a/c) (AMB - ₹50,000/-) | | ₹1,000/- + GST |
| Gold Current Account (AMB - ₹1,00,000/-) Master Collection Current Account (AMB ₹ 1,00,000/-) | | ₹2,000/- + GST |
| Shubharambh Startup Current Account (AMB - ₹20,000/-) | | ₹1,000/- + GST (No charges for Non-maintenance of AMB upto 12 calendar months from account open month) |
| Diamond Current Account (AMB - ₹5,00,000/-) | | ₹4,000/- + GST per month, if AMB < ₹2,50,000/- ₹2,000/- + GST per month, if AMB > ₹2,50,000/- |

| Description of Service | Service Charge |
|---|---|
| Platinum Current Account (AMB - ₹10,00,000/-) | ₹8,000/- + GST per month, if AMB < ₹5,00,000/- |
| | ₹4,000/- + GST per month, if AMB > ₹5,00,000/- |
| (iii) Reimbursement Current Account (For Corporate Salary Package irrespective of AMB) | FREE |
| (b) Savings Bank Accounts: | |
| Charges per month for Non – Maintenance of Average Monthly Balance (AMB): Including Surabhi SB (Excluding All Salary Package Accounts, No Frill Accounts, Basic Savings Bank Deposit, Small & PMJDY a/cs, Pehla Kadam and Pehli Udaan accounts, Minors upto the age group of 18, Pensioners of all categories, Recipients of social security welfare benefits (Direct Benefits) , Students upto the age of 21 years) | |
| | w.e.f 11.03.2020 |
| AMB of ₹3000/- at Metro & Urban Centre branches | NIL |
| AMB of ₹2000/- at Semi-Urban Centre branches | (vide e-Cir. R&DB/BOD/BOD-SC/ 133/ 2019-20 dated 13.03.2020) |
| AMB of ₹1000/- at Rural Centre branches | |

| 4. Account Keeping Charges per annum | |
|---|--------------|
| Current Account- PB | ₹550/- + GST |
| Current Account, Cash Credit/Overdraft-Limit exceeding ₹25000/- | |
| Reimbursement Current Account (For CSP irrespective of AMB) | Free |

| 5. Statement of account: Current Account | |
|---|---------------------------------------|
| Statement of account (First/original): Monthly (For all segments) | Free |
| Duplicate statement (For all Segments) (waived for Power Pack and Power Gain) | ₹100/- + GST per page (40 entries) |
| Duplicate Statement of accounts for Diamond and Platinum variant of All Salary Package accounts | Free |

| Description of Service | Service Charge |
|---|--|
| 6. Issue of Duplicate Passbook | |
| First Passbook/Continuation of Passbook | Free |
| Duplicate passbook (for all segments) | ₹100/- + GST for issue of duplicate passbook. ₹50/- + GST per page (40 entries) |

| | |
|---|------|
| 7. Transfer of accounts (Savings Bank and Current Account) for all Segments per occasion (Transfer of Home Branch) | Free |
|---|------|

| 8. Account Closure Charges | | |
|--|------------------------------------|--|
| Savings Bank Account (excluding Basic Savings Bank Deposits, Pradhan Mantri Jan Dhan Yojna & Small Accounts opened under Financial Inclusion) | | |
| Upto 14 days of opening | Free | |
| After 14 days upto 1 year of opening of account | ₹500/- + GST | |
| Beyond 1 year of opening of account | Free | |
| Account closed on settlement of accounts of deceased depositors | Free | |
| Closure of regular SB account by BSBD account holders | Free | |
| Current Account | Individual Current Accounts | Non-Individual Current Accounts |
| Upto 14 days of opening | Free | Free |
| After 14 days upto 1 year of opening of account | ₹ 500/- + GST | ₹ 600/- + GST |
| After 1 year to 5 years of opening of account | Free | Free |
| Beyond 5 years of opening of account | Free | Free |

B) Cheques (Collection) / NACH

| <i>Description of Service</i> | <i>Service Charge</i> |
|--|---|
| 1. Stop payment instruction | |
| SB account, Current Account, Cash Credit Account | ₹100/- + GST per instrument maximum ₹500/- + GST per instance |

| | |
|--|-------------------------------|
| 2 Collection of cheques under Speed Clearing System (inclusive of postage and out of pocket expenses) | |
| Upto and including ₹1.00 lakh | Free (Savings Bank) |
| | ₹20/- + GST (Current Account) |
| Above ₹1.00 lakh (For all) | ₹200/- + GST |

| | |
|--|--------------|
| 3. Collection of Outstation Cheques (inclusive of postage and out of pocket expenses) | |
| Upto ₹10,000/- | ₹50/- + GST |
| Above ₹10,000/- upto ₹1.00 lakh | ₹100/- + GST |
| Above ₹1.00 lakh | ₹200/- + GST |

| | |
|---|--------------|
| 4. Cheque/bill deposited with us returned unpaid by others (Local/ Outstation) | |
| Cheque/bill upto ₹1.00 lakh | ₹150/- + GST |
| Cheque/bill above ₹1.00 lakh | ₹250/- + GST |

| | |
|--|---|
| 5. Cheque Returned Charges for Cheques drawn on us (for insufficient funds only) | |
| For PB & TBU customers | ₹500/- + GST, irrespective of the amount |
| For SME Customers | ₹500/- + GST (irrespective of the amount) for first 3 cheque returns (in one year). |
| | ₹1,000/- + GST from 4 th cheque return onwards (in one year) |
| Cheque returned charges for Cheques drawn on us (for technical reasons) for all customers (Not to be charged where customer is not at fault as per RBI guidelines) | ₹150/- + GST |

| | |
|--|--------------|
| 6. National Automated Clearing House (NACH) Mandate (including 'E' mandate) | |
| One time Mandate Authorisation Charges per mandate | ₹50/- + GST |
| Failed Mandate | ₹250/- + GST |

C) IOI (DD / Banker's Cheque)

| Description of Service | Service Charge |
|--|---|
| 1. Issue of Inter Office Instrument (Demand Drafts/ Bankers' Cheque) for all customers-including online (INB) requests. | |
| Upto ₹5,000/- | ₹25/- (incl. GST) |
| Above ₹5,000/- upto ₹10,000/- | ₹50/- (incl. GST) |
| Above ₹10,000/- upto ₹1,00,000/- | ₹5/- (incl. GST) per ₹1000/- (Min. ₹60/-incl. GST) |
| Above ₹1,00,000/- | ₹4/- (incl. GST) per ₹1000/- Min. ₹600/-incl. GST Max. ₹2000/-incl. GST |
| No Cash Handling charges will be levied in addition to charges as above for issuance of IOI (Demand drafts/ Bankers' cheque) in case of cash transaction. Postage / Courier charges for delivery of IOIs (for online INB requests) will be charged extra at ₹50/- + GST. | |
| Cancellation & Issuance of Duplicate IOI (Bankers' Cheque) | ₹200/- + GST |
| <ul style="list-style-type: none"> ➤ Shubharambh-Startup Current Account – 10 DD/BC free per month ➤ Gold variant Current Account customers – 50 drafts free per month ➤ Diamond and Platinum variant Current Account customers – Unlimited free draft ➤ For All Salary Package accounts: <ol style="list-style-type: none"> a) Charges waived for issue of Demand Draft to All Salary Package account holder from Branch, Alternate Channels. b) No restrictions on the number of free drafts and cap on the maximum amount, for issue of Draft. c) The concessions will be available only if the amount is transferred from the Salary Account as per existing norms. d) Postage / Courier charges as applicable will be recovered. | |

| 2. Draft Cancellation Charges: (w.e.f. 01.09.2021) | |
|---|----------------|
| Draft Amount | Charges |
| Up to ₹ 500/- | Nil |
| Above ₹ 500/- up to ₹ 5000/- | ₹ 25/- + GST |
| Above ₹ 5000/- up to ₹ 10000/- | ₹ 50/- + GST |
| Above ₹ 10000/- | ₹ 100/- + GST |

D) Debit Card / ATM

| Description of Service | Service Charge |
|--|-----------------------|
| 1. ATM card/ KIT returned by courier due to wrong address | ₹100/- + GST |

| 2. Debit Card Issuance Charges | |
|--|--------------|
| Classic /Silver/Global/Contactless Debit Card | Free |
| Gold Debit Card | ₹100/- + GST |
| Platinum Debit Card | ₹300/- + GST |
| Debit Card issued to All Salary Package accounts | Free |

| 3. Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards) | |
|---|--------------|
| Classic/ Silver/ Global/ Contactless Debit Card | ₹125/- + GST |
| Yuva /Gold / Combo Debit Card | ₹175/- + GST |
| Platinum Debit Card | ₹250/- + GST |
| Pride/Premium Business Debit Card | ₹350/- + GST |
| My card (Image card) | ₹175/- + GST |
| Signature | Free |
| AMC on Debit Card issued to all Salary Package accounts | Free |

| | |
|--|--------------|
| 4. Debit Card Replacement Charges | ₹300/- + GST |
|--|--------------|

| | |
|--|-------------|
| 5. Duplicate PIN / Regeneration of PIN through Branch | ₹50/- + GST |
|--|-------------|

| | |
|---|-------------|
| 6. ATM/POS transaction technical declines attributable to customer (i.e. lack of balance in account) | ₹20/- + GST |
|---|-------------|

| 7. International Transaction Charges | |
|---|---------------------------------------|
| Balance enquiry at ATMs | ₹25 /- + GST |
| ATM Cash withdrawal transactions | ₹100/- min. + 3.5% of Txn. Amt. + GST |
| Point of Sale (PoS) / eCom transactions | 3% of transaction amount + GST |

| | |
|---|------------|
| 8. SMS Alert charges per quarter from Debit Card holders who maintain average quarterly balance of ₹25000/- & below during the quarter. (Waived for all Salary Package accounts, Current Account variants: Regular, Gold, Diamond, Platinum) | NIL |
|---|------------|

E) Cash Related Charges

| Description of Service | Service Charge |
|--|--|
| 1. Cash handling charges | |
| 1 a. Cash Deposit Transactions: Savings Bank (Including SURABHI Savings Bank account; Excluding Financial Inclusion account) | |
| No. of cash deposit transactions in a month | 3 transactions free |
| Beyond 3 Transactions in a month (Excluding Alternate channel transactions) | ₹50/- + GST per Transaction |
| No restriction of Cash Deposit at Non-Home for Savings Bank Accounts | |
| 1 b. Cash Deposit Transactions: Current Account | |
| Current Account (AMB ₹ 10,000/-) Power POS (AMB ₹ 5,000/-) Power Base (AMB ₹ 20,000/-) | Up to ₹ 25000/- per day: Free |
| Smart Collection Current Account (AMB ₹ 25,000/-) | Free Cash Deposit - NIL |
| Power Gain (AMB ₹ 2,00,000/-) | Free up to ₹ 15 lakh per month. (Both Home and Non-Home) |
| Power Pack (AMB ₹ 5,00,000/-) | Free up to ₹ 60 lakh per month. (Both Home and Non-Home) |
| Regular Current Account (AMB ₹ 5,000/-) Surabhi CA (AMB ₹ 10,000/-) | Free up to ₹ 5 lakh per month @ |
| Shubharambh Startup Current Account (AMB - ₹20,000/-) | Free up to ₹ 15 lakh per month @ |
| Master Collection Current Account (AMB ₹ 1,00,000/-) | Free up to ₹ 10 lakh per month @ |
| Gold Current Account (AMB ₹ 1,00,000/-) | Free up to ₹ 25 lakh per month @ |
| Diamond Current Account (AMB ₹ 5,00,000/-) | Free up to ₹ 100 lakh per month @ |
| Platinum Current Account (AMB ₹ 10,00,000/-) | Free up to ₹ 200 lakh per month @ |
| Cash Deposit Charges Beyond free limit | ₹0.75 per ₹1,000/- + GST Minimum ₹50/- + GST Maximum ₹20,000/- + GST |
| Maximum Limit for deposit of cash at Non-Home branch is ₹2 lakh per day. Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash. @ Inclusive of cash deposited in CDM, Recycler, GCC, Home & Non-Home Branches. | |
| Power Jyoti (MAB ₹50,000/-) (CGM of the Circle has the discretion to reduce charges by ₹ 20/- per transaction. No additional Cash Handling Charges) | ₹60/- + GST per transaction |
| *Service charges for Cash Deposit in Cash Credit Account are dealt with separately. | |

| Description of Service | Service Charge |
|--|-----------------------|
| 1. c. Cash Deposit on Cash Points (Cash Deposit Machine – CDM & Cash Recyclers)- Anytime Channels | |
| By Debit Card to Card Linked a/c | Free |
| Debit Card to Third Party A/c | ₹22/- + GST |
| Cardless Transactions | ₹22/- + GST |
| GRC | ₹25/- (incl. GST) |
| SME insta Deposit/ Business Debit Card | ₹.22/- + GST |

| | | | | |
|---|--|--|----------------------|-----------|
| 2. Cash Withdrawals at Home & Non-Home Branch (Charges based on number of transactions) – Not applicable to Small/No Frill Deposits/Basic Savings Bank Account Holders | | | | |
| At Branch | | | | |
| Average Monthly Balance (AMB) in Savings Bank | | Number of free cash withdrawals per month | | |
| Up to ₹25,000/- | | 2 | | |
| Above ₹25,000/- up to ₹50,000/- | | 10 | | |
| Above ₹50,000/- up to ₹1,00,000/- | | 15 | | |
| Above ₹1,00,000/- | | Unlimited | | |
| Charges for transactions beyond the free limit (₹ per txn) | | ₹50/- + GST | | |
| Cash withdrawal limit at Non-Home Branches by the customer for self: | | | | |
| SB : ₹ 50,000/-; CA : ₹ 1,00,000/- | | | | |
| Through Internet/Mobile Banking | | | | |
| Average Monthly Balance (AMB) in Savings Bank | | Number of free transactions per month | | |
| Up to ₹25,000/- | | Unlimited | | |
| Above ₹25,000/- up to ₹50,000/- | | | | |
| Above ₹50,000/- up to ₹1,00,000/- | | | | |
| Above ₹1,00,000/- | | | | |
| At ATM | | | | |
| Average Monthly Balance (AMB) in Savings Bank | | Number of free transactions per month | | |
| | | Both Financial and Non-financial | | |
| | | Other Bank ATMs | | |
| | | Only Cash | | |
| | | Our Bank ATM | | |
| | | In 6 Metro Centres \$ | Other Centres | |
| Up to ₹25,000/- | | 3 | 5 | 5 |
| Above ₹25,000/- up to ₹50,000/- | | 3 | 5 | Unlimited |
| Above ₹50,000/- up to ₹1,00,000/- | | 3 | 5 | |
| Above ₹1,00,000/- | | Unlimited | Unlimited | |
| Charges for financial transactions beyond the set limit (₹ Per Txn.) | | ₹20/- + GST | ₹10/- + GST | |

| Description of Service | Service Charge | | |
|---|--|-------------|-------------|
| | Charges for non-financial transactions beyond the set limit (₹ Per Txn.) | ₹ 8/- + GST | ₹ 5/- + GST |
| Transaction decline due to insufficient balance | ₹20/- + GST | ₹20/- + GST | |
| <p>One-way inter-changeability allowed for branch transaction on ATM transactions. It means a customer will be allowed maximum of 10 free debit transactions at 6 Metro centres at SBI ATMs and maximum 12 free debit transactions at other centre ATMs (If no transaction at other Bank ATM and no transaction at the branch)</p> <p>\$ Namely, Mumbai, New Delhi, Chennai, Kolkatta, Bengaluru and Hyderabad</p> <p>For All Salary Package accounts at all locations, irrespective of variants, Free, Unlimited number of transactions at our ATMs, other Bank ATMs.</p> | | | |
| AT PoS – Cash withdrawals for State Bank Debit cards (On-Us transactions) | 1% of the transaction value subject to a maximum of ₹5/- per transaction | | |

| 3. Cash Deposit/withdrawal at Business Correspondent (BC) | |
|--|--|
| Cash withdrawal /Transfer (home branch) (Maximum ₹20000/-) | Four withdrawals in a month: Free The charges for transactions in excess of first four free transactions excluding Digital Transactions: ₹15/- + GST per transaction |
| Cash withdrawal using Debit card / AEPS-On-US(Issuer) (Max.upto ₹10,000/-) | |
| SB account opening fee including enrolment | Free |
| Tatkal Money Remittance for Non-home transactions (Deposit to Core by cash/transfer) | 1% of remitted amount. Minimum ₹10/- & Maximum ₹100/- |
| IMPS transaction | 1.25% of remitted amount, Minimum ₹24/- & Maximum ₹100/- |
| (Cash – Max. ₹5,000/-; Transfer Max ₹20,000/-) | |

| 4. Service Charges for exchange of Soiled/Imperfect Notes | |
|---|--|
| Upto 20 pieces and value upto ₹5,000/- | Free |
| More than 20 pieces and / or value more than ₹5,000/- | |
| More than 20 pieces | ₹2/- per piece on entire tender + GST |
| Value above ₹5,000/- | ₹2/- per piece or ₹5/- per 1000 + GST whichever is higher on entire tender @ |
| <p>@ For example, 25 pieces of ₹500/- = value ₹12,500/- are tendered:</p> <p>Charges ₹2/- per piece : ₹50/- + GST,</p> <p>Charges @ ₹5/- per ₹ 1000/- : ₹62.50 + GST</p> <p>Amount to be charged will be : ₹62.50 + GST</p> | |

F) Safe Deposit / Safe Custody

| Description of Service | Service Charge |
|---|---|
| 1. Personal & Agricultural segment Gold Loan Safe Keeping Charge | |
| To be charged 30 days after the expiry of the prescribed tenure of gold Loan in Per segment (Currently 30/36 months respectively) | ₹100 /- + GST per Month |
| The charges will be levied 30 days after the expiry of the term period in Agri Segment (which is presently 12 months) | ₹ 100/- +GST per month |
| Agricultural Segment Safe Keeping of title deeds | |
| To be charged 30 days after the expiry of the prescribed tenure (Branch can waive the charges if fresh loan is availed within 6 months of closure of account) | After 30 days of closure of loan account ₹1,000/- + GST per quarter or part thereof. |

| 2. Safe Deposit Lockers: Annual Rent * w.e.f 31.03.20 vide e-cir R&DB/BOD-SC/132/19-20 dt 12.03.2020 | | | |
|--|---|------------------------|-----------------------------|
| SIZE | TYPE | METRO AND URBAN | SEMI URBAN AND RURAL |
| | | Amount in ₹ | |
| Size A: 125 x 175 x 492 | SMALL | 2,000 | 1,500 |
| Size B: 159 x 210 x 492 | | | |
| Size C: 125 x 352 x 492 | MEDIUM | 4,000 | 3,000 |
| Size D: 189 x 263 x 492 | | | |
| Size E: 159 x 423 x 492 | | | |
| Size H1:325 x 210 x 492 | LARGE | 8,000 | 6,000 |
| Size F: 278 x 352 x 492 | | | |
| Size G: 189 x 529 x 492 | | | |
| Size H: 325 x 423 x 492 | EXTRA LARGE | 12,000 | 9,000 |
| Size L: 404 x 529 x 492 | | | |
| Size L1:385 x 529 x 492 | | | |
| For Salary Package Accounts: Platinum variant Accounts: 25% concession on locker Rent; Diamond variant Accounts: 15% concession on Locker Rent. For Exclusif/Wealth Account: 25% concession on Locker Rent | | | |
| One Time Locker Registration Charge | Small/ Medium: ₹500+GST Large/Extra Large: ₹1000+GST | | |
| Breaking open of Locker: Loss of Key or Non-Payment of Locker Rent | ₹1000/- + GST * | | |
| *Plus, actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of locker | | | |
| Locker Visit Charges (All sizes): | 12 visits free. Thereafter: ₹100 /- + GST per visit | | |

| Description of Service | Service Charge |
|--|---|
| Locker rent overdue charge (All sizes) | |
| 1 st Qtr | 10% * |
| 2 nd Qtr | 20% * |
| 3 rd Qtr | 30% * |
| 1 Year | 40% * |
| *of the Annual rent to be recovered in addition to Locker Rent. Overdue period is clarified as under: Standing Instruction set up, for advance rental for the financial year 2019-20, recoverable on 01.04.2019: Overdue charge @ 10%/20%/30%/40% of annual rent to be levied on 1 st July 2019/1 st October 2019/ 1 st January 2020/1 st April,2020 respectively, if remaining unpaid till that date. | |
| For more than 1 year | Locker to be broken Open |
| 3. Safe Deposit Articles | |
| Envelope / Packet (small) | ₹300/- + GST per quarter |
| Large Packet: Max. dimension not to exceed 100 cms (Length+Width+Height) | ₹500/- + GST per quarter |
| 4. Safe Custody Charges | |
| Scripts (for each scrip) | ₹150/- + GST per scrip. Min.₹300/-+ GST p.a. or part thereof. |

G) NEFT / RTGS / IMPS

| | |
|--|-------------|
| 1. NEFT/ RTGS CHARGES (through Net Banking/Mobile banking) (including YONO) @ | |
| NEFT Customer Transaction (through Net Banking / Mobile Banking) (Including YONO) @ | |
| Up to ₹10,000/- | FREE |
| Above ₹10,000/- and up to ₹1.00 lakh | |
| Above ₹1.00 lakh and up to ₹2.00 lakh | |
| Above ₹2.00 lakh | |
| RTGS Customer Transactions (through Net Banking/mobile banking) (Including YONO) @ | |
| Transaction Slab | |
| ₹2.00 lakh to ₹5.00 lakh | FREE |
| Above ₹5.00 lakh | |
| @The charges are applicable only to transactions originated and payable within India. | |
| NEFT/ RTGS CHARGES (transactions at branches) * | |
| NEFT Customer Transactions (Transactions at branches) | |
| Up to ₹10,000/- | ₹2/- + GST |
| Above ₹10,000/- and up to ₹1.00 lakh | ₹4/- + GST |
| Above ₹1.00 lakh and up to ₹2.00 lakh | ₹12/- + GST |
| Above ₹2.00 lakh | ₹20/- + GST |

| <i>Description of Service</i> | <i>Service Charge</i> |
|---|-----------------------|
| RTGS Customer Transactions (transactions at branches) | |
| ₹2.00 lakh to ₹5.00 lakh | ₹20/- + GST |
| Above ₹5.00 lakh | ₹40/- + GST |
| *The charges are applicable only to transactions originated and payable within India. | |
| NEFT/RTGS transaction charges waived for Current Account Variants: Gold, Diamond, Platinum | |
| NEFT/ RTGS transaction charges for Salary Package Accounts: | |
| a) Waived for Online / Branch channel for all variants of DSP, PMSP, ICGSP, CGSP, PSP, and RSP. | |
| b) Waived for CSP/ SGSP/SUSP as under: | |
| i. Through Online Channel: All variants | |
| ii. Through Branch Channel: Waived only for Diamond and Platinum variants | |

| 2. IMPS Fund Transfer charges through INB/MB (Including YONO) | |
|--|-------------|
| Upto ₹1,000/- | FREE |
| From ₹1,001/- to ₹10,000/- | |
| From ₹10,001/- to ₹25,000/- | |
| From ₹25,001/- to ₹1,00,000/- | |
| From ₹1,00,001/- upto ₹2,00,000/- | |

| 3. IMPS Fund Transfer charges through Branch Channel | |
|---|-------------|
| Upto ₹1,000/- | FREE |
| From ₹1,001/- to ₹10,000/- | ₹2/- + GST |
| From ₹10,001/- to ₹25,000/- | ₹4/- + GST |
| From ₹25,001/- to ₹1,00,000/- | ₹4/- + GST |
| From ₹1,00,001/- up to ₹2,00,000/- | ₹12/- + GST |
| From ₹2,00,001/- up to ₹5,00,000/- | ₹20/- + GST |

H) Basic Savings Bank Account (BSBD)

| Description of Service | Service Charge |
|--|---|
| 1. Service Charges for Basic Savings Bank Deposit (BSBD) accounts | |
| Issue of Cheque book | One Cheque Book of 25 leaves will be issued free to Senior Citizens and differently abled person per year. For other BSBD account holders, no cheque book will be issued. |
| Issue of ATM Card | Only RuPay classic card will be issued free of cost |
| Withdrawals | Four withdrawals in a month: Free The charges for transactions in excess of first four free transactions excluding Digital Transactions: ₹15/- + GST per transaction. |
| BSBD account holders will be provided services as mandated by the RBI. No further services will be available to BSBD account holder In case of need, they may get their account converted to Normal Savings Bank account with full services at applicable service charges. | |

I) PRE-PAID CARDS

| 1. State Bank Prepaid Cards | |
|---|--|
| Foreign Travel Cards | |
| Card Issuance Charges | ₹100 + GST |
| Additional (Add-on) Card fee | ₹100/- + GST |
| Reloading Charges | ₹50 + GST |
| Replacement Card fee - VISA - in case of Lost/Stolen card (Postage US\$20/- extra or ₹50/- for delivery within India) | USD2.00, Pounds 1.25, Euro 1.60, CAD 2.00, AUD 2.00, JPY 160.00, SAR 8.00, SGD 1.65 + GST |
| Replacement Card fee - Master Card | Free |
| Cross Currency Charges | 3% + GST |
| Charge back fee - VISA (However, if the customer's complaint is proved right, the charges will be refunded) | USD2.00, Pounds 2.00, Euro 2.00, CAD 2.00, AUD 2.00, JPY 200.00, SAR 7.00, SGD 3.00 + GST |
| Charge back fee - Master Card | FREE |

| Description of Service | Service Charge |
|--|---|
| Cash out/refund of unspent card balance - VISA | (i) If the balance in the card is claimed after 3 months of expiry of the card, the balance will be refunded after deduction of USD5/GBP5/Euro5/AUD5/CAD5/JPY500/SAR20/SGD6 |
| | (ii) If the balance in the card is below USD5/ GBP5 /Euro5/ AUD5/ CAD5/ JPY500/ SAR20/ SGD6, after the expiry of the card, the same will be forfeited |
| Cash out/refund of unspent card balance - Master Card | ₹100/- + GST |
| ATM withdrawal fee VISA | USD1.75, Pounds 1.25, Euros 1.50, CAD 1.75, AUD 2.00, JPY 175.00, SAR 7.00, SGD 2.00 + GST |
| ATM withdrawal fee - Master Card (Some ATM operators and merchants may charge a fee or set their own limits. Please confirm whether any fees or limits apply, before making a withdrawal or purchase) | USD 1.75,Pounds 1.25, Euros 1.50, SGD 2.00 + GST |
| Balance enquiry with ATMs - VISA | USD 0.50, Pounds 0.50, Euros 0.50, CAD 0.50, AUD 0.50, JPY 50.00, SAR 2.00, SGD 1.00 + GST |
| Balance enquiry with ATMs - Master Card | Free (A fee may be payable to the ATM operator for balance enquiries) |
| Physical statement of FTC - VISA (no charges for e-statement - on request to prepaid@sbi.co.in) | USD 2.00, Pounds 1.25, Euros 1.60, CAD 2.00, AUD 2.00, JPY 160.00, SAR 8.00, SGD 1.65, + GST excluding courier charges for each such statement |
| Physical statement of FTC - Master Card | Only E-Statement, free of cost |
| Deduction on Expired Card / Inactivity Fee - VISA (will be deducted each year on the expired card) | USD 5.00, Pounds 5.00, Euros 5.00, CAD 5.00, AUD 5.00, JPY 500.00, SAR 20.00, SGD 6.00 + GST |
| Deduction on Expired Card / Inactivity Fee - Master Card (Monthly inactivity fee - debited from your card if it has not been used for 12 months) | USD1.50 + GST |

| Description of Service | Service Charge | | |
|---|--|---|---|
| 2. Rupee Prepaid Cards | | | |
| Type of Card | Card Issuance Charges @ (Exclusive of GST) | Card Replacement Charges @ (Exclusive of GST) | |
| eZ Pay Mag-Stripe | ₹100/- | ₹100/- | |
| eZ Pay EMV - Chip | ₹150/- | ₹150/- | |
| Achiever Mag-Stripe | ₹100/- | ₹100/- | |
| Achiever EMV-Chip | ₹150/- | ₹150/- | |
| Imprest Mag-Stripe | ₹75/- | ₹100/- | |
| Imprest EMV-Chip | ₹150/- | ₹150/- | |
| Default Gift Card Mag-stripe | ₹100/- | ₹100/- | |
| Image based Gift Card Mag-stripe | ₹105/- | ₹105/- | |
| @ Staff Achiever Cards are free from Service Charges | | | |
| | Reloading Charges @ (If loaded through RINB/CINB - FREE charges) (Exclusive of GST) | Cash Withdrawal from other bank ATM (Exclusive of GST) | Enquiry at other Bank ATM (Exclusive of GST) |
| eZ Pay Mag-Stripe | ₹10/- | ₹20/- | ₹9/- |
| eZ Pay EMV - Chip | ₹10/- | ₹20/- | ₹9/- |
| Achiever Mag-Stripe | ₹10/- | N A | ₹9/- |
| Achiever EMV-Chip | ₹10/- | N A | ₹9/- |
| Imprest Mag-Stripe | ₹10/- | ₹20/- | ₹9/- |
| Imprest EMV-Chip | ₹10/- | ₹20/- | ₹9/- |
| Default Gift Card Mag-Stripe | N A | N A | ₹9/- |
| Image based Gift Card mag-Stripe | N A | N A | ₹9/- |
| SBI Green Remit Card | | | |
| Card Issuance | ₹20/- + GST | | |
| Transaction Charges in Green Channel Counter (GCC) | As applicable for CBS transactions i.e. ₹50/- + GST | | |
| Transaction Charges in CDM | ₹25/- incl. GST | | |

J) OTHER MISCELLANEOUS CHARGES

| <i>Description of Service</i> | <i>Service Charge</i> | |
|--|-----------------------|-------------|
| 1. Phone Banking | | |
| Request for Account Statement, Interest Certificate (Deposit/ Home Loan /Education Loan), Information on TDS details | Physical delivery | ₹44/- + GST |
| | Via email | FREE |
| Self-generation of ATM PIN through ATM/INB/Contact Centre | FREE | |
| IRCTC Fee(on SBI Payment gateway) | ₹10/- + GST | |

| | | |
|----------------------------------|--------------|--|
| 2. Doorstep Banking (DSB) | | |
| Non – financial transactions | ₹60/- + GST | |
| Financial | ₹100/- + GST | |

| | | |
|---------------------------------------|--|--------------|
| 3. Standing instruction (S.I.) | | |
| Setting of SI (At Branch) | Intra Bank | Free |
| | Inter Bank (Free for All Salary package accounts) | ₹50/- + GST |
| | Other than Bank Transfers | |
| Processing of SI (At Branch) | Intra Bank | Free |
| | Inter Bank (Free for All Salary package accounts) | ₹50/- + GST |
| | Other than Bank Transfers | |
| Failed S.I. (in loan account) | Inter, Intra & Other than Bank Transfers | ₹250/- + GST |

| | | |
|---|--------------|--|
| 4. Interest Certificate for all segments | | |
| Original | Free | |
| Duplicate | ₹150/- + GST | |

| | |
|---|--------------|
| 5. Balance Certificate per instance for all segments | ₹150/- + GST |
|---|--------------|

| | | |
|--|----------------------|--------------|
| 6. No dues certificate for all segments / customers | | |
| Priority sector | Free | |
| Others | Individual | ₹100/- + GST |
| | Firm/Non-Individuals | ₹200/- + GST |

| | |
|--|--------------|
| 7. Signature verification per instance for all segments | ₹150/- + GST |
|--|--------------|

| Description of Service | Service Charge |
|--|---|
| 8. Solvency Certificate | |
| Non-commercial (per lakh) | ₹300/- + GST Minimum ₹1200/- + GST Maximum ₹18000/- + GST |
| Commercial (per lakh) | ₹300/- + GST |
| | Minimum ₹1500/- + GST Maximum ₹25000/- + GST |
| 9. Photo attestation charges per instance for all segments | |
| | ₹150/- + GST |
| 10. Record - Copy of the cheque per instance for all segments | |
| | ₹150/- + GST per cheque |
| 11. Enquiries relating to old records (beyond 12 months old) per item | |
| For all segments | ₹200/- + GST per item upto 2 years and thereafter additional ₹100/- + GST for every additional year for each item |
| 12. Allowing operations through Power of Attorney/Mandate | |
| | ₹500/- + GST for Individual ₹1000/- + GST for Non-Individual |
| 13. Postal charges | |
| (a) Ordinary | Actual expenditure (Minimum ₹20/- + GST) |
| (b) Registered Post/Speed Post/ Courier | Actual expenditure (Minimum ₹50/- + GST) |
| 14. Collection of bills (inclusive of postage and out of pocket expenses) | |
| Upto ₹10000/- | ₹150/- + GST |
| Above ₹10000/- | ₹500/- + GST |
| 15. Presentation of inland usance bills per instance | |
| | ₹110/- + GST |

| Description of Service | | Service Charge |
|--|--|---|
| 16.UPI: BHIM SBI Pay | | |
| Peer to Peer transfer (P2P) | | FREE |
| 17.NRI Services: Portfolio Investment Scheme (PIS) | | |
| PIS Account opening Charges | | ₹500/- + GST |
| PIS Account Maintenance Charges (2 nd year onwards) | | ₹900/- + GST |
| Brokerage Rate | | 0.25% |
| 18.Trusteeship Business | | |
| Revocation charges (Closure of account) | | ₹2,500/- + GST |
| Out of pocket expenses | | Actuals |
| Annual Holding certificate | | ₹1,000/- per certificate + GST |
| Bank Statement charges | | ₹100/- + GST per statement (For 40 entries) |
| Safe Custody charges | | ₹300/- + GST per scrip Min ₹500/- + GST p.a. or part thereof |
| Standing Instructions | | ₹100/- + GST for Intra & Inter bank |
| 19.Virtual Account Number (VAN) – Cash | | |
| Cash Deposition (Direct Cash Deposition by Clients) | | ₹ 2/1000 Min ₹20/-per transaction. |
| Cash Collection - Cash Pick-up by Agency | | ₹1.50 / ₹1000 up to ₹4.00 Lac ₹1.25 / ₹1000 Above ₹4.00 Lac to ₹10.00 Lac ₹1.00 / ₹1000 Above ₹10.00 Lac PLUS Agency Charges at actuals |
| 20.Virtual Account Number (VAN) – Clearing | | |
| SBI Cheques | | ₹ 0.02 / 1000 Min. ₹5 /- per instrument |
| CTS -Cheques (Clear Funds) - | | ₹0.04 per 1000 Minimum ₹10/- per instrument |
| Outstation Cheques | | ₹100/- per instrument |
| Cheque Return Charges deposited for credit of VAN account: | Local Clearing and Outstation collections – All locations | ₹150/- per cheque for cheque amount up to ₹25,000/- and ₹ 250/-per cheque for cheque amount more than ₹25,000/- |
| | For Cheque drawn on us and returned for technical reasons (not to be charged where customer is not at fault as per RBI guidelines) | ₹ 150/- per cheque |